

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 13-14543-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Caroleo
335 Suburban Drive
Toms River, NJ 08753

Jennifer Caroleo
335 Suburban Drive
Toms River, NJ 08753

Social Security No.:

xxx-xx-9304

xxx-xx-8129

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 22, 2017

JAN: pbf

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stephen Caroleo
 Jennifer Caroleo
 Debtors

Case No. 13-14543-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 3
 Total Noticed: 62

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db/jdb +Stephen Caroleo, Jennifer Caroleo, 335 Suburban Drive, Toms River, NJ 08753-4246
 513736188 +Admin Recovery, 5930 Main Street, Williamsville, New York 14221-5718
 513736189 Advanced Medical Imaging, PO Box 2126, Edison, New Jersey 08818-2126
 513736191 American Express, Customer Service, PO Box 981535, El Paso, Texas 79998-1535
 514049266 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513736186 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: AAA Financial Services, PO Box 982235,
 El Paso, Texas 79998-2235)
 513736193 Best Buy HSBC, PO Box 5893, Carol Stream, Illinois 60197-5893
 513736194 +++CAC FINANCIAL CORP, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236
 (address filed with court: CAC Financial Corp, 2601 NW Expressway, Suite 1000 East,
 Oklahoma City, Oklahoma 73112)
 513998900 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513736197 Chase, PO Box 15298, Wilmington, Delaware 19850-5298
 513736198 +Chase Home Finance, PO Box 24696, Columbus, Ohio 43224-0696
 513736199 +Children's Specialized Hospital, 150 New Providence Rd, Mountainside, New Jersey 07092-2590
 513736201 +Citi Cards, PO Box 6500, Sioux Falls, South Dakota 57117-6500
 513758261 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 513736205 EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
 513844933 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513736209 +FMA Alliance, 12339 Cutten Rd, Houston, Texas 77066-1807
 513736207 +First National Bank Visa, PO Box 3412, Omaha, Nebraska 68103-0412
 513736208 +First Source, 205 Bryant Woods South, Amherst, New York 14228-3609
 513736210 +Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328
 516164411 J.P. Morgan Mortgage Acquisition Corporation, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708
 516164412 +J.P. Morgan Mortgage Acquisition Corporation, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corpora,
 c/o Rushmore Loan Management Services 92619-2708
 513736212 Jefferson University Physicians, Central Business Office, P.O. Box 40089,
 Philadelphia, PA 19106-0089
 513736215 +Macys, Bankruptcy Processing, PO Box 8053, Mason, Ohio 45040-8053
 513736218 +Northland Group, Inc., PO Box 390905, Minneapolis, Minnesota 55439-0905
 513736217 +Northland Group, Inc., PO Box 390846, Minneapolis, Minnesota 55439-0846
 513736219 +Parker McCay, P.A. (Three Greentree Cent, 9000 Midlantic Dr, Suite 300,
 Mt. Laurel, NJ 08054-1539
 513736220 +Residential Credit Solutions, PO Box 163349, Ft. Worth, TX 76161-3349
 514047463 Residential Credit Solutions, PO Box 163229, Fort Worth, TX 76161-3229
 514704151 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 513736221 +Sears Mastercard, PO Box 6282, Sioux Falls, South Dakota 57117-6282
 513736224 +USAA Credit Card Services, PO Box 65020, San Antonio, Texas 78265-5020
 513736225 +Zwickler & Associates, 80 Minuteman Road, Andover, Massachusetts 01810-1008
 514004836 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
 514004837 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262,
 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 22 2017 22:38:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 22 2017 22:37:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: BankruptcyNotices@aafes.com May 22 2017 22:37:26 AAFES/MILSTAR/EXCHANGE,
 c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
 cr E-mail/Text: ebnbankruptcy@ahm.honda.com May 22 2017 22:38:05
 American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088
 513777448 E-mail/Text: ebnbankruptcy@ahm.honda.com May 22 2017 22:38:05
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088, 866-716-6441
 513779637 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM May 22 2017 22:37:55 Asset Acceptance LLC,
 Po Box 2036, Warren MI 48090-2036
 513736206 E-mail/Text: BankruptcyNotices@aafes.com May 22 2017 22:37:26 Exchange Credit Program,
 P.O. Box 650410, Dallas, TX 75265-0410
 513824844 E-mail/Text: BankruptcyNotices@aafes.com May 22 2017 22:37:26 AAFES/MIL STAR/EXCHANGE,
 c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374
 513736195 +E-mail/Text: jessicajones@cpcrecovery.com May 22 2017 22:38:26 Central Portofolio,
 6640 Shady Oak Rd, # 300, Eden Prairie, Minnesota 55344-7710
 513736196 +E-mail/Text: bankruptcy@certifiedcollection.com May 22 2017 22:37:51
 Certified Credit & Collection Bureau, PO Box 336, Raritan, New Jersey 08869-0336

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Date Rcvd: May 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513736202 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 22 2017 22:38:39
Credit Collection Services, Two Wells Avenue, Dept. 587, Newton, Massachusetts 02459-3225
513736203 E-mail/Text: mrdiscen@discover.com May 22 2017 22:37:23 Discover, PO Box 30943,
Salt Lake City, Utah 84130
513746951 E-mail/Text: mrdiscen@discover.com May 22 2017 22:37:23 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
513736204 +E-mail/Text: christy@concordadvice.com May 22 2017 22:38:06 East Side Lenders,
40 E Main Street, Suite 410, Newark, DE 19711-4639
513763239 +E-mail/Text: mtamsett@adminrecovery.com May 22 2017 22:38:17 FNBO, c/o Admin Recovery,
45 Earhart Drive Suite 102, Williamsville, NY 14221-7809
514064601 E-mail/PDF: gecsed@recoverycorp.com May 22 2017 22:41:20 GE Capital Retail Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
513736211 E-mail/Text: ebnbankruptcy@ahm.honda.com May 22 2017 22:38:05 Honda Financial,
PO Box 6034, Newark, Delaware 19714-6034
513818032 E-mail/Text: cio.bncmail@irs.gov May 22 2017 22:37:41 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
513905033 +E-mail/Text: bncmail@w-legal.com May 22 2017 22:38:09 KEYSTONE RECOVERY PARTNERS, SERIES II,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513736213 E-mail/Text: bnckohlsnotices@becket-lee.com May 22 2017 22:37:31 Kohls Capital One,
PO Box 3043, Milwaukee, Wisconsin 53201-3043
513736214 +E-mail/PDF: resurgentbknofications@resurgent.com May 22 2017 22:31:58 LVNV Funding,
PO Box 10497, Greenville, South Carolina 29603-0497
514035555 E-mail/PDF: resurgentbknofications@resurgent.com May 22 2017 22:31:58
LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
513736216 +E-mail/Text: Meridianbankruptcy@meridianhealth.com May 22 2017 22:38:32 Meridian Health,
PO Box 397, Neptune, New Jersey 07754-0397
514054668 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 22 2017 22:55:11
Portfolio Recovery Associates, LLC, c/o Toys "R" Us Mastercard, POB 41067,
Norfolk VA 23541
513736222 +E-mail/PDF: gecsed@recoverycorp.com May 22 2017 22:32:29 Toys R Us/GE Capital Retail,
Bankruptcy Dept, PO Box 103104, Roswell, Georgia 30076-9104
514017738 +E-mail/Text: bncmail@w-legal.com May 22 2017 22:38:05 USAA FEDERAL SAVINGS BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513736223 +E-mail/Text: bnc@alltran.com May 22 2017 22:37:25 United Recovery Systems,
5800 North Course Dr, Houston, Texas 77072-1613

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513736200 Citi
513736192* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982235, El Paso, Texas 79998-2235)
513736187 ##+Able Credit Services Group, 623 River Rd, Suite 2G, Fair Haven, NJ 07704-3267
513736190 ##Allcare Medical, PO Box 697, Old Bridge, NJ 08857-0697

TOTALS: 1, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: cscnodsc

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor J.P. Morgan Mortgage Acquisition Corporation
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp.
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor JPMorgan Chase Bank, et al bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for
J.P. MORGAN MORTGAGE ACQUISITION CORP. dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation
mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com
Joseph Purrazzella on behalf of Debtor Stephen Caroleo joseph@purrlaw.com,
joep1897@comcast.net
Joseph Purrazzella on behalf of Joint Debtor Jennifer Caroleo joseph@purrlaw.com,
joep1897@comcast.net
Joshua I. Goldman on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp.
jgoldman@kmlawgroup.com, bkggroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for
J.P. MORGAN MORTGAGE ACQUISITION CORP. jgoldman@kmlawgroup.com, bkggroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for J.P.
MORGAN MORTGAGE ACQUISITION CORP. bankruptcy@feinsuch.com

TOTAL: 12